## REMARKS

Applicants thank the Examiner for the thorough consideration given the present application.

The specification is amended to insert headings as requested in the Office Action. Claims 1-10 are amended for clarity.

Applicants acknowledge the indication that claims 6-10 include allowable subject matter. Added claim 11 presents the allowable subject matter in independent form and is, therefore, allowable. Added claims 12-15, which correspond to amended claims 7-10, are also allowable due to their dependence on allowable claim 11.

Applicants traverse the rejection of claims 1 and 2 under 35 U.S.C. \$102(b) as being anticipated by Harari et al. (U.S. 6,381,662).

While not acquiescing to any grounds of rejection, but merely to expedite prosecution, independent claim 1 is amended to recite an adapting element for a personalization machine to enable personalization of programmable electronic holders. The adapting element has a surface size larger than that of all programmable electronic holders to be personalized and is of a size accepted by the personalization machine. The adapting element includes a housing of adapted shape and size to house and hold in place at least one programmable electronic holder of a

given size and shape, a receiver arrangement for enabling the adapting element to receive personalization data from a personalization device of the personalization machine via contact or contactless link, and a transmitter arrangement for enabling the adapting element to transmit the personalization data to the at least one programmable electronic holder via contact or contactless link. The adapting element is built specifically for each programmable electronic holder of different size and shape.

Added independent claim 16 is directed to an adapting element for a personalization machine to enable personalization of programmable electronic holders. The adapting element has a surface size larger than that of all programmable electronic holders to be personalized and is of a size accepted by the personalization machine. The adapting element includes a housing having a shape and size to house and hold in place plural programmable electronic holders of different given sizes and shapes at different times, a first contact or contactless communication device for enabling the adapting element to receive personalization data from a personalization device of the personalization machine, and a second contact or contactless communication device for enabling the adapting element to transmit the personalization data to the at least one programmable electronic holder

In the presently claimed invention, the adapting element is adapted for use with various types and forms of programmable electronic holders, e.g., ISO standard or plug chip cards, USB keys, PCMCIAs, Compact Flash, Smart Media, Multimedia cards, Memory sticks, SD cards, and XD cards. All of these programmable electronic holders have different electrical and mechanical interfaces. For at least this reason, the Harari motherboard does not anticipate the adapting element of amended claim 1 or added claim 16.

In contrast to Applicants' claimed invention, Harari merely discloses a method of employing a type of memory system having a solid-state memory and a controller therefor comprising a daughter card, a mother card, and two types of host system (column 14, line 45). The daughter card is electrically and mechanically removably connectable with the mother card through a first type of interface, or is connected directly through the first type of interface with a first host system (column 14, line 51). The mother card is connected directly through a second type of interface with a second host system (column 14, line 63). Harari's mother card has a contact link with a daughter card having contact links of the same size and shape, since they belong to the first type of electrical and mechanical interface.

Accordingly, Harari does not disclose Applicants' presently claimed invention. Independent claim 1 and the claims dependent thereon, including claim 2, are allowable, and withdrawal of the rejection of claims 1 and 2 based on Harari is respectfully requested.

Applicants traverse the rejection of claims 3-5 under 35 U.S.C. §103(a) as being unpatentable over Harari et al. in view of Fehrman et al. (U.S. 6,193,163).

Claims 3-5 depend from amended claim 1 and are allowable for at least the same reasons advanced above with respect to claim 1. Fehrman does not cure the deficiencies of Harari as a primary reference, and the portion of Fehrman cited in the Office Action merely discusses background. Fehrman merely discloses a contactless smart card including an internal power supply and an antenna whereby data can be transferred without direct electrical contact with the reader. Fehrman requires an internal power supply, whereas Harari's mothercard does not include a power supply (FIG. 3), since the power supply is located in the host system. As a result, contrary to the assertion in the Office Action, there is no motivation to combine these two references as to do so would be illogical.

Nowhere does Harari or Fehrman disclose or suggest Applicants' presently claimed adapting element, which is designed

for use with a personalization machine and can be adapted to a range of programmable electronic holders to personalize them using the personalization machine. As noted, Applicants' electrical programmable holder can have various forms (e.g., ISO, plug chip cards, USB keys, PCMCIA, and compact flash). These components have different mechanical and electrical interfaces and constitute a new and non-obvious improvement over the cited references, including Harari and Fehrman. Withdrawal of the rejection of claims 3-5 based on these references is respectfully requested.

In view of the foregoing, it is respectfully submitted that independent claims 1, 11, and 16 are allowable. Claims 2-10, 12-15, and 17-20, which depend respectively on independent claims 1, 11, and 16, are also allowable due to their dependence on allowable independent claims, as well as for the additional limitations provided by these claims. Therefore, all claims are allowable, and favorable reconsideration is respectfully requested.

Applicants hereby request a two-month extension of time in which to file this response. Authorization for payment of the extension fee is attached. If in error, the Commissioner is hereby authorized the Commissioner to charge any prescribed fees

not otherwise provided for, including application processing, extra claims, and extension fees, to Deposit Account No. 07-1337.

Respectfully submitted,

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